

Final CY 2017 Marketing Guidance for Illinois Medicare-Medicaid Plans

Issued: August 26, 2016

Introduction

All Medicare Advantage-Prescription Drug (MA-PD) plan sponsor requirements in the CY 2017 Medicare Marketing Guidelines (MMG), posted at <http://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/FinalPartCMarketingGuidelines.html>, apply to Medicare-Medicaid plans (MMPs) participating in the Illinois capitated financial alignment model demonstration, except as noted or modified in this guidance document.¹

This guidance document provides information only about those sections of the MMG that are not applicable or that are different for MMPs in Illinois; therefore, this guidance document should be considered an addendum to the CY 2017 MMG. This MMP guidance is applicable to all marketing done for CY 2017 benefits. The table below summarizes those sections of the CY 2017 MMG that are clarified, modified, or replaced for Illinois MMPs in this guidance.

Table 1: Summary of Clarifications, Modifications, or Replacements of MMG Guidance

| Medicare Marketing Guidelines (MMG) Section | Change in this Guidance Document |
|---|--|
| Section 20 – Materials Not Subject to Marketing Review | Provides one exception to the list of materials not subject to marketing review and submission processes in this section of the MMG. |
| Section 30.5 – Requirements Pertaining to Non-English Speaking Populations | Clarifies the requirements of this section for MMPs. |
| Section 30.5.1 – Multi-Language Insert | Clarifies the requirements of this section for MMPs. |
| Section 30.6 – Required Materials with an Enrollment Form | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 30.7 – Required Materials for New and Renewing Enrollees at Time of Enrollment and Thereafter | Replaces current guidance in the MMG with new guidance for MMPs. |
| Section 30.9– Star Ratings Information from CMS | Clarifies that the requirements of this section are not applicable to MMPs. |

¹ Note that any requirements for Special Needs Plans (SNPs), Private Fee-for-Service (PFFS) plans, Preferred Provider Organizations (PPOs), and Section 1876 Cost-Based Plans (cost plans) in the MMG do not apply unless specifically noted in this guidance.

| Medicare Marketing Guidelines (MMG) Section | Change in this Guidance Document |
|--|--|
| Section 30.9.1 – Referencing Star Ratings in Marketing Materials | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 30.9.2 – Plans with an Overall 5-Star Rating | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 40.6 – Hours of Operation Requirements for Marketing Materials | Adds new requirements for MMPs to current MMG requirements of this section. |
| Section 40.8 – Marketing of Multiple Lines of Business | Clarifies that organizations offering both MMP and non-MMP products in a service area may not market the non-MMP products in MMP marketing materials. |
| Section 40.8.1 – Multiple Lines of Business – General Information | Clarifies that MMPs may not send marketing materials to current members about other Medicare products they offer, and they may not send information requesting members’ prior authorization to receive materials about other Medicare products they offer. |
| Section 40.8.3 – Marketing Materials from Third Parties that Provide Non-Benefit/Non-Health Services | Clarifies that the requirements of this section do not apply to materials produced by the State and the State’s enrollment broker. Adds a new prohibition on the use of materials developed by third parties that provide non-benefit/non-health service materials for MMPs. |
| Section 40.10 – Standardization of Plan Name Type | Clarifies the requirements of this section for MMPs. |
| Section 50.1 – Federal Contracting Disclaimer | Replaces current disclaimer in this section with a new Federal-State disclaimer for MMPs. |
| Section 50.2 – Disclaimers When Benefits Are Mentioned | Replaces current disclaimers in this section with new disclaimers for MMPs. |
| Section 50.3 – Disclaimers When Plan Premiums Are Mentioned | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 50.4 – Disclaimer on Availability of Non-English Translations | Replaces current disclaimer in this section with a new disclaimer for MMPs. |

| Medicare Marketing Guidelines (MMG) Section | Change in this Guidance Document |
|---|--|
| Section 50.5 – Disclaimer on SNP Materials | Clarifies that MMPs must include a disclaimer regarding the NCQA approval of their Model of Care and replaces current disclaimer in this section with a new disclaimer for MMPs. |
| Section 50.6 – Disclaimer when Cost-Sharing is Mentioned on D-SNP Materials Targeting Potential Enrollees | Replaces current disclaimer in this section with a new disclaimer for MMP materials that include Part D benefit information. |
| Section 50.10 – Disclaimer on Advertisements and Invitations to Sales/Marketing Events | Clarifies that all MMP enrollments will be processed by the State’s enrollment broker. All other requirements in this section of the MMG are applicable to MMPs. |
| Section 50.12 – Disclaimer for Plans Accepting Online Enrollment Requests | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 50.13 – Disclaimer When Using Third Party Materials | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 50.14 – Disclaimer When Referencing Star Ratings Information | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 50.18 – Pharmacy/Provider Directory and Formulary Disclaimers | Replaces current disclaimer in this section with a new disclaimer for MMPs. |
| Section 60.1 – Summary of Benefits (SB) | Replaces current guidance in this section with new guidance for MMPs. |
| Section 60.2 – ID Card Requirements | Clarifies the requirements of this section for MMPs. |
| Section 60.4 – Formulary and Formulary Change Notice Requirements | Clarifies the requirements of this section for MMPs. Extends the requirements for formulary change notifications to Medicaid-covered drugs. |
| Section 60.6 – Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) | Replaces current guidance in this section with new guidance for MMPs. |
| Section 60.7 – Other Mid-Year Changes Requiring Enrollee Notification | Extends the requirements of this section to mid-year changes in Medicaid benefits. |
| Section 70.1.1 – Nominal Gifts | Clarifies that nominal gifts may not be provided to prospective enrollees. |

| Medicare Marketing Guidelines (MMG) Section | Change in this Guidance Document |
|--|--|
| Section 70.2 – Marketing of Rewards and Incentives Programs | Clarifies that the requirements of this section, as well as those in CMS guidance regarding rewards and incentives programs, apply to MMPs. |
| Section 70.5 – Marketing Through Unsolicited Contacts | Clarifies that, in addition to the requirements of this section, the State’s enrollment broker information should be included on marketing materials under certain circumstances. Reiterates MMG guidance on unsolicited contact. Clarifies that marketing via conventional mail and other print media and marketing of MMPs to current enrollees is not considered unsolicited direct contact and is therefore permissible. |
| Section 70.6 – Telephonic Contact | Clarifies and modifies the requirements of this section for MMPs. |
| Section 70.7 – Outbound Enrollment and Verification Requirements | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 70.9.2 – Personal/Individual Marketing Appointments | Clarifies that the requirements of this section do not apply to MMPs. |
| Section 70.9.3 – Scope of Appointment | Clarifies that the requirements of this section do not apply to MMPs as direct marketing to individual potential enrollees by MMPs is not allowed. |
| Section 70.9.4 – Beneficiary Walk-ins to a Plan or Agent/Broker Office or Similar Beneficiary-Initiated Face-to-Face Sales Appointment | Clarifies that the requirements of this section do not apply to MMPs as direct marketing to individual potential enrollees by MMPs is not allowed, and that enrollment requests must be referred to the State’s enrollment broker. |
| Section 70.11 – Marketing in the Health Care Setting | Extends the flexibility for facilities to provide an explanatory brochure about contracted MMPs to long-term care facilities. |
| Section 70.11.5 – Comparative and Descriptive Plan Information Provided by a Non-Benefit/Non-Health Service-Providing Third Party | Clarifies that the requirements of this section vis-à-vis State agencies also apply to the State’s enrollment broker. |

| Medicare Marketing Guidelines (MMG) Section | Change in this Guidance Document |
|--|--|
| Section 80.1 – Customer Service Call Center Requirements | Replaces current guidance in this section regarding permissible use of alternate call center technologies on weekends and holidays with new guidance for MMPs. |
| Section 80.2 – Informational Scripts | Clarifies requirements in this section for MMPs. |
| Section 80.3 – Enrollment Scripts/Calls | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 80.4 – Telephone Sales Scripts (Inbound or Outbound) | Clarifies that the outbound call requirements of this section do not apply to MMPs as direct marketing to individual potential enrollees by MMPs is not allowed, and that enrollment requests must be referred to the State’s enrollment broker. |
| Section 90 – The Marketing Review Process | Clarifies that references in this section (and subsections) to CMS in its role in marketing reviews also apply to the State. |
| Section 90.2.1 – Submission of Non-English and Alternate Format Materials | Clarifies that MMPs have state-specific MMP errata codes. |
| Section 90.2.3 – Submission of Multi-Plan Materials | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 90.3 – HPMS Material Statuses Section 90.5 – Time Frames for Marketing Review | Clarifies the requirements of these sections with respect to the lack of “deeming” for jointly reviewed materials. |
| Section 90.6 – File & Use Process | Clarifies the File & Use certification process for MMPs. |
| Section 90.6.1 – Restriction on the Manual Review of File & Use Eligible Materials | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 100.2 – Required Content | Adds new requirements for MMPs to current MMG requirements of this section. |
| Section 100.2.2 – Required Documents for All Plans/Part D Sponsors | Modifies the requirements of this section for MMPs. |

| Medicare Marketing Guidelines (MMG) Section | Change in this Guidance Document |
|--|---|
| Section 100.3 – Electronic Enrollment | Clarifies that the requirements of this section are not applicable to MMPs. |
| Section 100.4 – Online Formulary, Utilization Management (UM), and Notice Requirements | Extends the formulary change notice requirements of this section to non-Part D drug formulary changes. |
| Section 120 – Marketing and Sales Oversight and Responsibilities | Clarifies that the requirements of this section (and subsections) are not applicable to MMPs with respect to independent agents and brokers. Clarifies that MMP staff conducting marketing activity of any kind, as described in Appendix 1 of the MMG, must be licensed in the State (and, when required, appointed) as an insurance broker/agent. |
| Section 120.6 – Activities That Do Not Require the Use of State-Licensed Marketing Representatives | Modifies the requirements of this section for MMPs. |
| Section 150 – Use of Medicare Mark for Part D Sponsors | Clarifies the requirements of this section for MMPs. |
| Section 160.1 – When Prior Authorization from the Beneficiary is Not Required | Clarifies that MMPs may not send marketing materials to current members about other Medicare products they offer, and they may not send information requesting members’ prior authorization to receive materials about other Medicare products they offer. |
| Section 160.4 – Sending Non-plan and Non-health Information Once Prior Authorization is Received | Replaces current disclaimer in this section with a new disclaimer for MMPs. |

Use of Independent Agents and Brokers

We clarify that all requirements applicable to independent agents/brokers throughout the MMG are inapplicable to MMPs in Illinois because the use of independent agents/brokers will not be permitted. All MMP enrollment transactions must be processed by the State’s enrollment broker.

Model Materials

We note that materials MMPs create should take into account the reading level requirements established in the three-way contract. Available model materials reflect acceptable reading levels. Current Part D models are acceptable for use as currently provided, and MMPs must add required

disclaimers in section 50 of this guidance and section 50 of the MMG, as appropriate. Adding required MMP disclaimers to Part D models does render the documents non-model when submitted for review or accepted as File & Use materials.

We refer MMPs to the following available model materials:

- MMP-specific model materials tailored to MMPs in Illinois, including an Annual Notice of Change (ANOC), Summary of Benefits, Evidence of Coverage (EOC) (Member Handbook), comprehensive integrated formulary (List of Covered Drugs), combined provider/pharmacy directory (Provider and Pharmacy Directory), single Member ID Card, integrated denial notice, and welcome letters and other plan-delegated enrollment notices: <http://cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/FinancialAlignmentInitiative/InformationandGuidanceforPlans.html>.
- Required Part D models, including the Excluded Provider Letter, Prescription Transfer Letter, and Transition Letter: <http://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/Part-D-Model-Marketing-Materials.html>.
- Required Drug-Only Explanation of Benefits (EOB) as either, (1) the Part D EOB: <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/Part-D-Model-Marketing-Materials.html>; or (2) the MMP Drug-Only EOB: <http://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination-Office/FinancialAlignmentInitiative/InformationandGuidanceforPlans.html>.
- The Fully Integrated MMP EOB, an optional document, but one that can be used to meet the required Drug-Only EOB requirement: <http://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/FinancialAlignmentInitiative/InformationandGuidanceforPlans.html>.
- Part D appeals and grievances models and notices (including those in Chapter 18 of the Prescription Drug Benefit Manual): <https://www.cms.gov/Medicare/Appeals-and-Grievances/MedPrescriptDrugApplGriev/index.html> and <https://www.cms.gov/Medicare/Appeals-and-Grievances/MedPrescriptDrugApplGriev/PlanNoticesAndDocuments.html>.
- Part C appeals and grievances models and notices (including those in Chapter 13 of the Medicare Managed Care Manual): <http://www.cms.gov/Medicare/Appeals-and-Grievances/MMCAG/Guidance.html> and <http://www.cms.gov/Medicare/Appeals-and-Grievances/MMCAG/Notices.html>.
- MMP-specific ANOC/EOC (Member Handbook) errata model: <https://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/FinancialAlignmentInitiative/InformationandGuidanceforPlans.html>. This MMP errata model, based on the Medicare Advantage errata model, may be helpful to MMPs in creating their own errata notices.

Provider and Pharmacy Directory Requirements

Starting CY 2017, guidance related to Provider and Pharmacy Directories is no longer included in the MMG and is, instead, available in Chapter 4 of the Medicare Managed Care Manual and Chapter 5 of the Prescription Drug Benefit Manual. This guidance on general, update, dissemination and timing, online directories, disclaimers, and submission requirements for directories applies MMPs with the following modifications:

- MMPs are required to make available a single combined Provider and Pharmacy Directory. Separate pharmacy and provider directories are not permitted. However, as provided in section 110.2.1 of Chapter 4 of the Medicare Managed Care Manual, MMPs may print separate directories for PCPs and specialists provided both directories are made available to enrollees at the time of enrollment.
- The single combined Provider and Pharmacy Directory must include all network providers and pharmacies, regardless of whether they provide Medicare, Medicaid, or additional benefits.
- MMPs must use the model Provider and Pharmacy Directory document provided by CMS and the State. The model will be consistent with directory requirements in the three-way contract. A non-model directory is not permitted.
- For MMPs with multi-county service areas, the combined Provider and Pharmacy Directory may be provided for all providers by county, provided the directory includes a disclaimer that the directory only includes providers in that particular county (or counties) and that the enrollee may contact the plan's customer service call center to request assistance with locating providers in other counties or to request a complete Provider and Pharmacy Directory.
- The MMP Provider and Pharmacy Directory is considered a marketing material and must be submitted in the HPMS marketing module. MMPs may obtain more information about the specific review parameters and timeframes for the Provider and Pharmacy Directory under the Illinois capitated financial alignment model demonstration in the Marketing Code Look-up functionality in the HPMS marketing module. In addition, we note that, the guidance in section 110.2.6 of Chapter 4 of the Medicare Managed Care Manual regarding submission of updates and/or addenda pages does not apply to Illinois MMPs. Illinois MMPs must submit directory updates and/or addenda pages in HPMS consistent with the parameters for review for the Illinois MMP Provider and Pharmacy Directory.

Compliance with Section 1557 of the Affordable Care Act of 2010

MMPs should carefully review the guidance provided in the August 8, 2016 HPMS memorandum, "Guidance regarding implementation of the procedural requirements under the regulation implementing Section 1557 of the Affordable Care Act of 2010 – Nondiscrimination Communication Requirements and Grievance Procedures," for impacts on CY 2017 marketing and non-marketing materials. As provided in that guidance, MMPs will be required to take steps to notify beneficiaries, enrollees, and prospective members of their rights and of covered entities' obligations under Section 1557.

We note that all model documents issued to MMPs by MMCO and the State under the Illinois capitated financial alignment model demonstration may be altered to include the required language about nondiscrimination and accessibility requirements (whether that is addition of the Nondiscrimination Notice (“Notice”) for significant communications and publications, or the Nondiscrimination Statement (“Statement”) for small-size significant communications and publications) within the document. For CY 2017, MMPs will also be permitted to attach the Notice or Statement to the populated model materials. Sample Notice and Statement language can be found at: <https://federalregister.gov/a/2016-11458>. MMPs are not expected to resubmit any previously submitted and/or approved marketing materials if the only purpose for their resubmission is addition of Notice/Statement and tagline information.

In addition, as clarified in the August 8, 2016 HPMS memorandum, MMPs must place an alternate language tagline in:

- The top 15 languages spoken by individuals with limited English proficiency (LEP) in Illinois on significant communications and publications (note that this includes both marketing and non-marketing materials); and
- The top 2 languages spoken by individuals with LEP in Illinois on small-size significant communications and publications (note that this includes both marketing and non-marketing materials).

The August 8, 2016 HPMS memorandum clarifies that MMPs may use the Multi-Language Insert (described in section 30.5.1 of the MMG and section 30.5.1 of this guidance) to meet the alternate language tagline requirements. In addition, the August 8, 2016 HPMS memorandum provides more information about the types of documents that constitute significant communications and publications, including those that are small-size.

Following are the Illinois MMP-specific modifications to the MMG for CY 2017.

Section 20 – Materials Not Subject to Marketing Review

The requirements of section 20 of the MMG apply to MMPs with the following modification:

- The MMP Provider and Pharmacy Directory is considered a marketing material and must be submitted in the HPMS marketing module. MMPs may obtain more information about the specific review parameters and timeframes for the Provider and Pharmacy Directory under the Illinois capitated financial alignment model demonstration in the Marketing Code Look-up functionality in the HPMS marketing module.

Section 30.5 – Requirements Pertaining to Non-English Speaking Populations

The standard articulated in this section for translation of marketing materials into non-English language will be superseded to the extent that Illinois' standard for translation of marketing materials is more stringent. The Illinois translation standard – which requires translation of materials into “prevalent languages” (i.e., Spanish and any language that is the primary language of 5% or more of the plan's service area population) – typically exceeds the Medicare standard for translation in Illinois MMP service areas. Guidance on the translation requirements for all plans, including MMPs, is released annually via HPMS each fall. Required languages for translation for each MMP are also updated annually, as needed, in the HPMS Marketing Module.

Required materials for translation are the Summary of Benefits (SB), ANOC/Member Handbook, formulary (List of Covered Drugs), Provider and Pharmacy Directory, the distinct and separate notification providing information about accessing the Provider and Pharmacy Directory described in described in Chapter 4 of the Medicare Managed Care Manual, the integrated denial notice, and the Part D transition letter.²

MMPs must have a process for ensuring that enrollees can make a standing request to receive the materials identified in this section, in alternate formats and in all non-English languages identified in this section and in the HPMS Marketing Module, at the time of request and on an ongoing basis thereafter.

Final populated translations of all marketing materials must be submitted in HPMS (see section 90.2 of the MMG for more information about the material submission process).

Section 30.5.1 – Multi-Language Insert

Consistent with the revised language for section 30.5.1 of the MMG provided in the August 8, 2016 HPMS memorandum, “Guidance Regarding Implementation of Nondiscrimination in Health Programs and Activities, under Section 1557 of the Affordable Care Act of 2010,” we clarify that MMPs will be required to include a Multi-Language Insert with their demonstration-specific SB and ANOC/EOC

² CMS will make available Spanish translations of the Illinois MMP SB, formulary (List of Covered Drugs), Provider and Pharmacy Directory, and ANOC/EOC (Member Handbook). These are posted at <http://cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/FinancialAlignmentInitiative/InformationandGuidanceforPlans.html>. CMS makes available a Spanish translation of the Part D transition letter to all Medicare health plans at <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/Part-D-Model-Marketing-Materials.html>.

(Member Handbook) documents, as is the case for other plan sponsor types. MMPs must follow the guidance in revised section 30.5.1 of the MMG and must translate the tagline into at least the top 15 languages spoken by individuals with LEP in Illinois. MMPs should refer to revised section 30.5.1 of the MMG for additional guidance on these requirements.

Section 30.6 – Required Materials with an Enrollment Form

Because the Medicare-Medicaid Coordination Office (MMCO) is in the process of developing a Star Ratings system for MMP performance, MMPs will not be subject to the Star Ratings requirements in the MMG. Therefore, MMPs will not be required to include the Star Ratings Information document when a beneficiary is provided with pre-enrollment information. We further clarify that the responsibility for sending enrollment and disenrollment notices to enrollees will be delegated to Illinois or its enrollment broker, with the exception of any notices delegated to MMPs in Illinois, as described in Appendix 5 of the MMP Enrollment and Disenrollment Guidance.

Section 30.7 – Required Materials for New and Renewing Enrollees at Time of Enrollment and Thereafter

This section is replaced with the following revised guidance:

Section 30.7 – Required Materials for New and Renewing Enrollees at Time of Enrollment and Thereafter

42 CFR 422.111(c)(1), 423.128(c)(1), 422.2264(a), 423.2264(a)

The following materials must be provided to enrollees at the time of enrollment and annually thereafter:

- ANOC/EOC (Member Handbook), or simply an EOC (Member Handbook), as applicable and described in the replacement guidance below for section 60.6 of the MMG.
- A comprehensive integrated formulary (List of Covered Drugs that includes Medicare and Medicaid outpatient prescription drugs and over-the-counter pharmacy drugs or products provided under the MMP.
- A combined Provider and Pharmacy Directory that includes all providers of Medicare, Medicaid, and additional benefits, or a distinct and separate notice to alert enrollees how to access or receive the directory (required at the time of enrollment and annually thereafter).
- A single Member ID Card for accessing all covered services under the plan (required at the time of enrollment and as needed or required by the MMP post-enrollment).
- For individuals enrolled through passive enrollment, a demonstration plan-specific Summary of Benefits (SB) containing a concise description of the important aspects of enrolling in the plan, as well as the benefits offered under the plan, including copays, applicable conditions and limitations, and any other conditions associated with receipt or use of benefits. Because the EOC (Member Handbook) may not be provided until just

prior to the effective date of a passive enrollment, the SB must be provided to individuals enrolled through passive enrollment prior to receipt of the EOC (Member Handbook) to ensure that they have sufficient information about plan benefits to make an informed decision prior to the passive enrollment effective date. Refer to the revised guidance for section 60.6 contained in this document for more information about when an MMP must send an SB to current enrollees post-enrollment.

MMPs must send enrollees who opt in to the demonstration the following materials for receipt no later than ten (10) calendar days from receipt of CMS confirmation of enrollment or by the last day of the month prior to the effective date, whichever occurs later. We clarify that this group of enrollees who opt in includes individuals who are eligible for passive enrollment but select a different MMP or initiate an earlier enrollment date than their passive enrollment effective date. For late-month enrollment transactions (those for which CMS confirmation of enrollment is received less than ten (10) calendar days before the end of the month prior to the effective date), MMPs must send these materials for receipt no later than ten (10) calendar days from receipt of CMS confirmation of enrollment. MMPs should refer to the date of the Daily Transaction Reply Report (DTRR) that has the notification to identify the start of the ten (10) calendar-day timeframe.

- A welcome letter, which must contain 4Rx information, consistent with a model developed jointly by CMS and the State
- A comprehensive integrated formulary (List of Covered Drugs)
- A combined Provider and Pharmacy Directory, or a distinct and separate notice alerting enrollees how to access or receive the directory, Chapter 4 of the Medicare Managed Care Manual
- A single Member ID Card
- An EOC (Member Handbook)

MMPs must send enrollees who are passively enrolled the following materials for receipt no later than 30 calendar days prior to the effective date of enrollment:

- A welcome letter, which must contain 4Rx information, consistent with a model developed jointly by CMS and the State
- A comprehensive integrated formulary (List of Covered Drugs)
- A combined Provider and Pharmacy Directory, or a distinct and separate notice alerting enrollees how to access or receive the directory, consistent with Chapter 4 of the Medicare Managed Care Manual
- An SB

In addition, MMPs must provide enrollees who are passively enrolled an EOC (Member Handbook) and a single Member ID Card for receipt by the end of the month preceding the month the enrollment will take effect (e.g., the card must be received by a beneficiary by March 31 for an April 1 effective enrollment date).

After the time of initial enrollment for both enrollees who are passively enrolled and enrollees who opt in to the demonstration, the ANOC and EOC (Member Handbook) must also be provided annually consistent with the replacement guidance below for section 60.6 of the MMG.

Additional informational materials related to plan benefits or operations may be included in these required mailings to new and current enrollees – both at the time of enrollment and annually thereafter, consistent with the requirements of section 60.3 of the MMG.

The following tables summarize the requirements of this section.

Table 2: Required Materials for New Members

| Enrollment Mechanism | Required Materials for New Members | Timing of Beneficiary Receipt |
|----------------------|--|---|
| Passive enrollment | <ul style="list-style-type: none"> • Welcome letter • Formulary (List of Covered Drugs) • Provider and Pharmacy Directory (or a distinct and separate notice alerting enrollees how to access or receive the directory) • SB | 30 calendar days prior to the effective date of enrollment |
| | <ul style="list-style-type: none"> • Member ID Card • EOC (Member Handbook) | No later than the day prior to the effective date of enrollment |

| Enrollment Mechanism | Required Materials for New Members | Timing of Beneficiary Receipt |
|--|---|---|
| Opt-in enrollment (with enrollment confirmation received more than 10 calendar days before the end of the month) | <ul style="list-style-type: none"> • Welcome letter • Formulary (List of Covered Drugs) • Provider and Pharmacy Directory (or a distinct and separate notice alerting enrollees how to access or receive the directory) • Member ID Card • EOC (Member Handbook) | No later than the last day of the month prior to the effective date |
| Opt-in enrollment (with enrollment confirmation received less than 10 calendar days before the end of the month) | <ul style="list-style-type: none"> • Welcome letter • Formulary (List of Covered Drugs) • Provider and Pharmacy Directory (or separate notice alerting enrollees how to access or receive the directory) • Member ID Card • EOC (Member Handbook) | No later than 10 calendar days from receipt of the CMS confirmation of enrollment |

Table 3: Required Materials for Renewing Members

| Required Materials for Renewing Members | Timing of Beneficiary Receipt |
|---|---|
| <ul style="list-style-type: none"> • ANOC/EOC (Member Handbook) • Formulary (List of Covered Drugs) <p>OR</p> <ul style="list-style-type: none"> • ANOC • SB • Formulary • | <p>September 30</p> <p>The ANOC, SB, and List of Covered Drugs (Formulary) must be posted on plan websites by September 30. The EOC (Member Handbook) must only be posted by September 30 if it is sent with the ANOC.</p> |
| <p>If only the ANOC, SB, and formulary are sent for receipt by September 30:</p> <ul style="list-style-type: none"> • EOC (Member Handbook) | <p>December 31</p> <p>The EOC (Member Handbook) must be posted on plan websites by December 31. The ANOC and formulary (List of Covered Drugs) must still be posted by September 30.</p> |
| Member ID Card | As needed |
| Provider and Pharmacy Directory (or a distinct and separate notice alerting enrollees how to access or receive the directory) | <p>September 30. The plan website's directory must be kept up-to-date consistent Chapter 4 of the Medicare Managed Care Manual.</p> <p>The Provider and Pharmacy Directory must be posted on plan websites by September 30.</p> |

Section 30.9 – Star Ratings Information from CMS

Because MMCO is in the process of developing a Star Ratings system for MMP performance, MMPs will not be subject to the Star Ratings requirements in the MMG. Therefore, this section does not apply to MMPs.

Section 30.9.1 – Referencing Star Ratings in Marketing Materials

Because MMCO is in the process of developing a Star Ratings system for MMP performance, MMPs will not be subject to the Star Ratings requirements in the MMG. Therefore, this section does not apply to MMPs.

Section 30.9.2 – Plans with an Overall 5-Star Rating

Because MMCO is in the process of developing a Star Ratings system for MMP performance, MMPs will not be subject to the Star Ratings requirements in the MMG. Therefore, this section does not apply to MMPs.

Section 40.6 – Hours of Operation Requirements for Marketing Materials

In addition to the requirements of this section, MMPs must also provide the phone and TTY/TDD numbers and days and hours of operation information for the State’s enrollment broker at least once in any marketing materials that are provided prior to the time of enrollment and where a customer service number is provided for current and prospective enrollees to call.

Section 40.8 – Marketing of Multiple Lines of Business

We clarify that organizations offering both MMPs and non-MMP Medicare health plan options in a service area may only market MMP offerings in their MMP materials.

Section 40.8.1 – Multiple Lines of Business – General Information

We clarify that MMPs may not send marketing materials to current members about other Medicare products they offer, and they may not send information requesting members’ prior authorization to receive materials about other Medicare products they offer. Such materials may only be sent when a current enrollee proactively makes a request for information about other Medicare products.

Section 40.8.3 – Marketing Materials from Third Parties that Provide Non-Benefit/Non-Health Services

In addition to the guidance in this section, CMS and the State clarify that materials produced by the State and its enrollment broker do not constitute non-benefit/non-health service-providing third-party marketing materials. Therefore, such materials do not need to be submitted to the plan for review prior to their use. As indicated in section 20 of the MMG, the MMG does not apply to communications by State governments, and materials created by the State do not need to be reviewed or submitted in HPMS. However, CMS and the State agree to work together in the development of these materials.

In addition, we clarify that Illinois MMPs may not distribute materials from non-benefit/non-health service-providing third-party entities.

Section 40.10 – Standardization of Plan Name Type

As is the case for other Medicare health plans, MMPs are required to include the plan type in each plan’s name using standard terminology consistent with the guidance provided in this section. CMS created the standardized plan type label “Medicare-Medicaid Plan” to refer generically to all plans participating in a capitated financial alignment model demonstration. MMPs must use the “Medicare-Medicaid Plan” plan type terminology following their plan name at least once on the front page or beginning of each marketing piece, consistent with the requirements of section 40.10 of the MMG.

We also clarify that MMPs in Illinois that offer Medicare Advantage products, including SNPs, in the same service area as their MMPs, may not use the same plan marketing name for both those products.

Thus, for example, an organization offering both a SNP and an MMP in the same service area could not use the same name – e.g., Acme Duals Care (HMO SNP) – for its SNP product as for its MMP product – e.g., Acme Duals Care (Medicare-Medicaid Plan).

Section 50.1 – Federal Contracting Disclaimer

This section is replaced with the following revised guidance:

Section 50.1 – Federal and State Contracting Disclaimer

42 CFR 422.2264(c), 423.2264(c),

All marketing materials must include the statement that the MMP contracts with both the Federal and the State government. MMPs should include the contracting statement either in the text or at the end/bottom of the piece. The following statement must be used:

“<Plan’s legal or marketing name> is a health plan that contracts with both Medicare and Illinois Medicaid to provide benefits of both programs to enrollees.”

NOTE: In addition to the exceptions noted in the introduction to section 50 of the MMG, radio and television ads, and Internet banner do not need to include the Federal and State contracting disclaimer.

Section 50.2 – Disclaimers When Benefits Are Mentioned

This section is replaced with the following revised guidance:

Section 50.2 – Disclaimers When Benefits Are Mentioned

42 CFR 422.111(a) and (b), 422.2264, 423.128(a) and (b), 423.2264

The following disclaimers must be used when benefit information is included in marketing materials:

Only for summary documents like the SB: “This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information contact the plan or read the <plan name> Member Handbook.”

“Limitations [, copays,] and restrictions may apply. For more information, call <plan name> <Member Services> or read the <plan name> Member Handbook.”

“Benefits [and/or copayments] may change on January 1 of each year.”

Section 50.3 – Disclaimers When Plan Premiums Are Mentioned

This section does not apply to MMPs, as MMPs are not permitted to assess plan premiums, and States will pay Medicare Part B premiums on behalf of Medicare-Medicaid enrollees in MMPs.

Section 50.4 – Disclaimer on Availability of Non-English Translations

This section is replaced with the following revised guidance:

Section 50.4 – Disclaimer on Availability of Non-English Translations

42 CFR 422.2264(e), 423.2264(e)

Plans that meet either: (1) Medicare’s five (5) percent threshold for language translation (refer to section 30.5 of this guidance) or (2) the relevant Medicaid translation standard must place the following alternate language disclaimer on all the marketing materials:

“You can get this information for free in Spanish, or speak with someone about this information in other languages for free. Call <toll-free phone and TTY/TDD numbers>. The call is free.”

The alternate language disclaimer must be provided in both English and Spanish. The Spanish disclaimer must be placed below the English version and in the same font size as the English version.

NOTE: Member ID Cards are excluded from this requirement. Radio, print ads, and post cards are only required to include the disclaimer in the same language as the ad.

Section 50.5 – Disclaimer on SNP Materials

We clarify that the prohibition on discussion of numeric Special Needs Plan (SNP) approval scores in marketing materials or press releases also applies to MMPs. MMPs may only include the following information related to their National Committee for Quality Assurance (NCQA) Model of Care approval:

“<Plan name> has a Model of Care approved by the National Committee for Quality Assurance (NCQA) and Illinois Medicaid until <last contract year of NCQA and State approval of Model of Care> based on a review of <plan name>’s Model of Care.”

Section 50.6 – Disclaimer When Cost-Sharing is Mentioned on D-SNP Materials Targeting Potential Enrollees

This section is replaced with the following revised guidance:

Section 50.6 – MMP Materials Including Part D Benefit Information

42 CFR 422.2, 422.4(a)(1)(iv), 422.111(b)(2)(iii), 422.2264, 423.2264

The following disclaimer must be on any MMP materials that mention Part D benefits unless the plan charges \$0 copays for all Part D drugs:

“Copays for prescription drugs may vary based on the level of Extra Help you get. Please contact the plan for more details.”

Section 50.10 – Disclaimer on Advertisements and Invitations to Sales/Marketing Events

With regard to the possibility of enrolling individuals at sales/marketing events, we clarify that all MMP enrollments will be processed by the State’s enrollment broker. All other requirements in this section of the MMG are applicable to MMPs.

Section 50.12 – Disclaimer for Plans Accepting Online Enrollment Requests

This section does not apply to MMPs, as the Online Enrollment Center on the Medicare Plan Finder website is not available to MMPs.

Section 50.13 – Disclaimer When Using Third Party Materials

This section does not apply to MMPs because they are not permitted to distribute materials developed by a non-benefit/non-health service-providing third-party entity that is not affiliated or contracted with the MMP.

Section 50.14 – Disclaimer When Referencing Star Ratings Information

Because MMCO is in the process of developing a Star Ratings system for MMP performance, MMPs will not be subject to the Star Ratings requirements in the MMG. Therefore, this section does not apply to MMPs.

Section 50.18 – Pharmacy/Provider Directory and Formulary Disclaimers

This section is replaced with the following revised guidance:

Section 50.18 – Provider and Pharmacy Directory and Formulary (List of Covered Drugs) Disclaimers

42 CFR 422.111(a) and (b), 423.128(a) and (b)

The following disclaimer must be included on materials whenever the formulary (List of Covered Drugs) or provider and pharmacy networks are mentioned:

“The List of Covered Drugs and/or pharmacy and provider networks may change throughout the year. We will send you a notice before we make a change that affects you.”

Section 60.1 – Summary of Benefits (SB)

This section is replaced with the following revised guidance:

Section 60.1 – Summary of Benefits (SB)

42 CFR 422.111(b)(2), 423.128(b)(2)

MMPs must use the Summary of Benefits (SB) model document provided by CMS and the State. The SB must contain a concise description of the important aspects of enrolling in the plan, as well as the benefits offered under the plan, including applicable copays, applicable conditions and limitations, and any other conditions associated with receipt or use of benefits.

The Multi-Language Insert must be included with the SB.

Section 60.2 – ID Card Requirements

MMPs are required to meet the Member ID card content requirements in sections 60.2, 60.2.1, and 60.2.2 of the MMG. We clarify, however, that MMPs must issue a single Member ID Card meeting these requirements for all services offered under the plan. Separate pharmacy and health benefits Member ID cards are not permitted. MMPs must use the model Member ID Card document provided by CMS and the State.

Section 60.4 – Formulary and Formulary Change Notice Requirements

The requirements of section 60.4, 60.4.1, 60.4.2, 60.4.3, 60.4.4, 60.4.5, and 60.4.6 of the MMG apply to MMPs with the following modifications:

- MMPs must provide a comprehensive integrated formulary (List of Covered Drugs) that includes Medicare and Medicaid outpatient prescription drugs and pharmacy products provided under the plan;
- MMPs are only permitted to provide a comprehensive, not abridged, formulary (List of Covered Drugs);
- MMPs must use the model formulary (List of Covered Drugs) document provided to Illinois MMPs by CMS and the State; and
- Formulary change notices must be sent for any negative formulary change (as described in section 30.3.3, “Midyear Formulary Changes,” and section 30.3.4, “Provision of Notice Regarding Formulary Changes,” of Chapter 6 of the Prescription Drug Benefit Manual), regardless of whether the negative formulary change applies to an item covered under Medicare or Medicaid, or as an additional drug benefit under the plan. Consistent with the guidance in the MMG, this notice must be provided to affected enrollees at least 60 calendar days prior to the change.

Section 60.6 – Annual Notice of Change (ANOC) and Evidence of Coverage (EOC)

This section is replaced with the following revised guidance:

Section 60.6 – Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) (Member Handbook)

42 CFR 422.111(a)(3), 422.111(d)(2), 423.128(a)(3)

MMPs are required to send an ANOC summarizing all major changes to the plan's covered benefits from one contract year to the next prior to the beginning of the second contract year of the demonstration and annually thereafter. The MMP may send the ANOC and EOC (Member Handbook) as a combined document or separately, as provided below.

MMPs must send the ANOC for member receipt by September 30 each year. The EOC (Member Handbook) may be sent as a standalone document as follows:

- MMPs must send new enrollees (whether they opt in to the demonstration or are passively enrolled) an EOC (Member Handbook) for member receipt by the end of the month preceding the month the enrollment will take effect (e.g., the document must be received by a beneficiary by June 30 for a July 1 effective enrollment date). For late-month enrollment transactions (those for which CMS confirmation of enrollment is received less than ten (10) calendar days before the end of the month prior to the effective date), MMPs must send these materials for member receipt no later than ten (10) calendar days from receipt of CMS confirmation of enrollment.
- After the time of initial enrollment, MMPs must annually send an EOC (Member Handbook) for member receipt by December 31. MMPs choosing this option (rather than a combined ANOC/EOC (Member Handbook) by September 30) must also send an SB with the ANOC.

New enrollees with an effective date of October 1, November 1, or December 1 should receive both an EOC (Member Handbook) for the current contract year, as well as a combined ANOC/EOC (Member Handbook) document for the upcoming contract year. We clarify that, for these members, the combined ANOC/EOC (Member Handbook) for the upcoming year, as well as the formulary (List of Covered Drugs), and the Provider and Pharmacy Directory (or a distinct and separate notice alerting enrollees how to access or receive the directory) for the upcoming year, must be received by one month after the effective date of enrollment, but not later than December 15th.

Additional informational materials beyond the materials required to be sent with the ANOC/EOC (Member Handbook) or ANOC and EOC (Member Handbook) may be included with the ANOC, EOC (Member Handbook), or ANOC/EOC (Member Handbook) mailings consistent with the requirements of section 60.3 of the MMG.

To ensure that MMPs are mailing their annual ANOC/Member Handbook in a timely manner, MMPs must indicate the actual mail date and the number of enrollees who were mailed the documents in HPMS within fifteen (15) calendar days of mailing. This includes mail dates for

alternate materials. MMPs that mail in waves should enter the actual mail date for each wave. MMPs may enter up to ten waves of mailings. For instructions on meeting this requirement, refer to the *Update Material Link/Function* section of the Marketing Review Users Guide in HPMS.

MMPs must use an errata notice to notify enrollees of any plan errors in their original mailings. We clarify that errata notices should only be used to notify enrollees of plan errors in plan materials. Any mid-year changes, including but not limited to mid-year legislative benefit additions or removals and changes in enrollment policies, should be communicated to current enrollees consistent with section 60.7 of this guidance and section 60.7 of the MMG.

Section 60.7 – Other Mid-Year Changes Requiring Enrollee Notification

The notification requirements for mid-year Medicare benefit changes described in this section are also applicable to mid-year Medicaid or required demonstration additional benefit changes affecting MMPs.

Section 70.1.1 – Nominal Gifts

Under the Illinois demonstration, MMPs may not offer financial or other incentives, including private insurance, to induce enrollees or potential enrollees to enroll with the MMP or to refer a friend, neighbor, or other person to enroll with the plan. This includes nominal gifts offered at MMP-targeted educational events. Therefore, the guidance in section 70.1.1 does not apply, because MMPs are not permitted to offer nominal gifts. We clarify, however, that promotional activities and rewards and incentives programs for current members are permitted consistent with sections 70.1 and 70.2 of the MMG, as well as Chapter 4 of the Medicare Managed Care Manual.

Section 70.2 – Marketing of Rewards and Incentives Programs

MMPs may market rewards and incentives to current enrollees, as provided in section 70.2 of the MMG. Any rewards and incentives programs must be consistent with section 100 of Chapter 4 of the Medicare Managed Care Manual.

Section 70.5 – Marketing Through Unsolicited Contacts

Section 70.5 of the MMG provides examples of unsolicited direct contact with current and prospective enrollees. We reiterate that marketing via conventional mail and other print media (e.g., advertisements, direct mail) is not considered unsolicited contact and, therefore, is permissible. We also clarify, both here and in section 70.6 of this guidance, that marketing to current non-MMP enrollees (including those enrolled in other product lines such as its Medicaid managed care product) to promote their MMP offerings is not considered unsolicited direct contact and, therefore, is permissible.

In addition to the requirements of section 70.5, MMPs conducting permitted unsolicited marketing activities such as conventional mail and other print media are required to include the following disclaimer on all materials used for that purpose:

“For information on <Plan name> and other options for your health care, call the Illinois Client Enrollment Services at 1-877-912-8880 (TTY: 1-866-565-8576) or visit <http://enrollhfs.illinois.gov/>.”

For purposes of this section, enrollment materials sent to passively enrolled individuals are not considered marketing through unsolicited contact.

Section 70.6 – Telephonic Contact

The requirements of section 70.6 of the MMG apply with the following clarifications and modifications:

- MMPs may not call current MMP enrollees to promote other Medicare plan types. Information about other Medicare plan types can only be provided at the proactive request of a current MMP enrollee.
- Consistent with section 70.6 of the MMG, calls made by MMPs to current members (including those enrolled in other product lines) are not considered unsolicited direct contact and are therefore permissible. Organizations that offer non-MMP and MMP products may call their current non-MMP enrollees (for example, those in Medicaid managed care products), including individuals who have previously opted out of passive enrollment into an MMP, to promote their MMP offerings.
- Plans may use reasonable efforts to contact current non-MMP enrollees who are eligible for MMP enrollment to provide information about their MMP products. Callers with questions about other Medicare program options should be warm transferred to 1-800-MEDICARE or to the State Health Insurance Assistance Program (known as the Senior Health Insurance Program, or SHIP, in IL) for information and assistance.
- MMPs may not call former enrollees *after the disenrollment effective date* to conduct disenrollment surveys for quality improvement purposes. However, disenrollment surveys may be mailed after the disenrollment effective date. Surveys may not include sales or marketing information.

Section 70.7 – Outbound Enrollment and Verification Requirements

Since all enrollments into MMPs will be submitted by the State’s enrollment broker, the requirements of this section do not apply.

Section 70.9.2 – Personal/Individual Marketing Appointments

Since Illinois MMPs are not allowed to market directly to individual potential enrollees, the requirements of this section do not apply. This prohibition extends to MMPs calling prospective enrollees to solicit an individual marketing appointment after public events.

Section 70.9.3 – Scope of Appointment

Since Illinois MMPs are not allowed to market directly to individual potential enrollees, the requirements of this section do not apply.

Section 70.9.4 – Beneficiary Walk-ins to a Plan or Agent/Broker Office or Similar Beneficiary-Initiated Face-to-Face Sales Appointment

Since Illinois MMPs are not allowed to market directly to individual potential enrollees, the requirements of this section do not apply. Enrollment requests must be referred to the State’s enrollment broker.

Section 70.11 – Marketing in the Health Care Setting

The flexibility provided in the last paragraph of this section for long-term care facility staff to provide residents meeting the eligibility criteria for an Institutional Special Needs Plan (I-SNP) with an explanatory brochure for each I-SNP with which the facility contracts is also applicable to MMPs.

Section 70.11.5 – Comparative and Descriptive Plan Information Provided by a Non-Benefit/Non-Health Service-Providing Third Party

We clarify that the guidance in this section referring to materials provided by a “State agency” also applies to materials produced and/or distributed by Illinois’ enrollment broker.

Section 80.1 – Customer Service Call Center Requirements

This section is replaced with the following revised guidance:

Section 80.1 – Customer Service Call Center Requirements

42 CFR 422.111(h)(1), 423.128(d)(1)

MMPs must operate a toll-free call center for both current and prospective enrollees seven (7) days a week, at least from 8:00 a.m. to 8:00 p.m. CT, except as provided below. During this time period, current and prospective enrollees must be able to speak with a live customer service representative. MMPs may use alternative technologies on Saturdays, Sundays, and Federal holidays in lieu of having live customer service representatives. For example, an MMP may use an interactive voice response (IVR) system or similar technologies to provide the required information listed below, and/or allow a beneficiary to leave a message in a voice mail box. A customer service representative must then return the call in a timely manner, no more than one business day later.

The use of a call center and the provision of information through a call center are mandatory for all MMPs.

Call centers must meet the following operating standards:

- Provide information in response to inquiries outlined in sections 80.2 - 80.4 of the MMG. If callers are transferred to a third party for provision of the information listed in sections 80.2 and 80.4 of the MMG, all other requirements in section 80.1 apply to the services as performed by the third party.
- Follow an explicitly defined process for handling customer complaints.

- Provide interpreter services to all non-English speaking, limited English-proficient, and hearing impaired beneficiaries
- Inform callers that interpreter services are “free.” Interpreters should be available within 7 minutes of reaching the CSR.
- Provide TTY service to all hearing impaired beneficiaries. CSRs through the TTY service should be available within 7 minutes of the time of answer.
- Limit average hold time to two (2) minutes. The average hold time is defined as the time spent on hold by the caller following the IVR system, touch-tone response system, or recorded greeting and before reaching a live person.
- Answer eighty (80) percent of incoming calls within thirty (30) seconds.
- Limit the disconnect rate of all incoming calls to five (5) percent. A disconnected call is defined as a call that is unexpectedly dropped by the plan while the caller was navigating the IVR or connected with a CSR.

Hold time messages (messages played an enrollee or prospective enrollee is on hold when calling the plans) that promote the MMP or include benefit information must be submitted in HPMS for review as marketing materials (see section 90.2 of the MMG for more information about the material submission process. MMPs are prohibited from using hold time messages to sell other products.

For Pharmacy Technical Help or Coverage Determinations and Appeals Call Center requirements, refer to Appendix 3 in the MMG.

Section 80.2 Informational Scripts

We clarify that informational calls to plan call centers that become enrollment calls at the proactive request of the beneficiary must be transferred to the State’s enrollment broker. We also clarify that MMPs may not ask callers if they would like to receive information about other Medicare lines of business they offer. Such information may only be provided at the proactive request of a member.

MMPs should refer to section 120.6 of this guidance, as well as section 120.6 of the MMG, for clarification of the types of activities conducted by a plan customer service representative that do not require the use of State-licensed marketing representatives.

Section 80.3 – Enrollment Scripts/Calls

Since all enrollments into MMPs will be submitted by the State’s enrollment broker, the requirements of this section do not apply.

Section 80.4 – Telephone Sales Scripts (Inbound or Outbound)

Since Illinois MMPs are not allowed to market directly to individual potential enrollees, the outbound call requirements of this section do not apply. We clarify that informational calls to plan call centers that become enrollment calls at the proactive request of the beneficiary must be transferred to the State's enrollment broker.

Section 90 – The Marketing Review Process

Any references in this section, and in all subsections thereunder, to CMS in its role in reviewing marketing materials are also references to the State for purposes of MMP marketing material review.

Section 90.2.1 – Submission of Non-English and Alternate Format Materials

The requirements of this section apply without modification. We note, however, that MMPs should use state-specific MMP errata codes. For more information about errata codes, MMPs should consult the Marketing Code Look-up functionality in the HPMS marketing module.

Section 90.2.3 – Submission of Multi-Plan Materials

This section does not apply to MMPs.

Section 90.3 – HPMS Material Statuses

We clarify that, for purposes of MMP materials, there is no “deeming” of materials requiring either a dual review by CMS and the State or a one-sided State review, and materials remain in a “pending” status until the State and CMS reviewer dispositions match. Materials that require a CMS-only review deem after the respective 10- or 45-day review period. MMPs may obtain more information about the specific review parameters and timeframes for marketing materials under the Illinois capitated financial alignment model demonstration in the Marketing Code Look-up functionality in the HPMS marketing module. All other guidance in this section of the MMG and its subsections applies.

Section 90.5 – Time Frames for Marketing Review

We clarify that, for purposes of MMP materials, there is no “deeming” of materials requiring either a dual review by CMS and the State or a one-sided State review, and materials remain in a “pending” status until the State and CMS reviewer dispositions match. Materials that require a CMS-only review deem after the respective 10- or 45-day review period. MMPs may obtain more information about the specific review parameters and timeframes for marketing materials under the Illinois capitated financial alignment model demonstration in the Marketing Code Look-up functionality in the HPMS marketing module. All other guidance in this section of the MMG and its subsections applies.

Section 90.6 – File & Use Process

We clarify that the File & Use certification process for MMPs is included in the three-way contract. All other guidance in section 90.6 of the MMG and all its subsections applies.

Section 90.6.1 – Restriction on the Manual Review of File & Use Eligible Materials

This section does not apply to MMPs.

Section 100.2 – Required Content

In addition to the requirements outlined in this section, MMPs must also include on their websites a direct link to the State's enrollment broker website. MMPs must also include information on the potential for contract termination (i.e., a statement that the MMP may terminate or non-renew its contract, or reduce its service area, and the effect any of those actions may have on MMP enrollees, as required under 42 CFR 422.111(f)(4)), and information that materials are published in alternate formats (e.g., large print, braille, audio).

Section 100.2.2 – Required Documents for All Plans/Part D Sponsors

The requirements of this section apply with the following modifications:

- MMPs will not be required to post the LIS Premium Summary Chart as this document will not be applicable to MMPs.
- Because MMCO is in the process of developing a Star Ratings system for MMP performance, MMPs will not be subject to the Star Ratings requirements in the MMG. Therefore, MMPs will not be required to post a CMS Star Ratings document on their websites.

Section 100.3 – Electronic Enrollment

This section is not applicable to MMPs. The Online Enrollment Center will not be enabled for MMPs, and MMPs will not be permitted to directly enroll individuals through a secure Internet website. All enrollments will be processed via the State's enrollment broker.

Section 100.4 – Online Formulary, Utilization Management (UM), and Notice Requirements

Formulary change notices applicable to all formulary changes (not just Part D drug changes) must be maintained on MMP websites as required in this section. All other guidance in this section applies without modification.

Section 120 – Marketing and Sales Oversight and Responsibilities

The provisions in this section of the MMG and all its subsections applicable to independent agents/brokers do not apply to MMPs since the use of independent agents/brokers will not be permitted. All MMP enrollments will be processed by the State's enrollment broker. We clarify that CMS does not regulate compensation of employed agents. We also clarify that MMP staff conducting marketing activity of any kind – as defined in Appendix 1 of the MMG – must be licensed in the State (and, when required, appointed) as an insurance broker/agent.

Section 120.6 – Activities That Do Not Require the Use of State-Licensed Marketing Representatives

Since all enrollments into MMPs will be submitted by the State’s enrollment broker, this section of the MMG is modified for Illinois MMPs. CSRs may not take demographic information to complete an enrollment application.

Section 150 – Use of Medicare Mark for Part D Sponsors

We clarify that MMPs have been required to sign a licensing agreement to use the official Medicare Mark as part of the three-way contract rather than through the HPMS contracting module. All other guidance in section 150 of the MMG and all its subsections applies.

Section 160.1 – When Prior Authorization from the Beneficiary is Not Required

In addition to the requirements of this section, we clarify that MMPs may not send marketing materials to current members about other Medicare products they offer, and they may not send information requesting members’ prior authorization to receive materials about other Medicare products they offer. Such materials may only be sent when a current enrollee proactively makes a request for information about other Medicare products.

Section 160.4 – Sending Non-plan and Non-health Information Once Prior Authorization is Received

The disclaimer described in this section should be modified as follows:

“Neither Medicare nor Illinois Medicaid has reviewed or endorsed this information.”